

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MARK R PODRAZA  
NICOLE H PODRAZA  
Debtor(s)

Case No. 07-03491

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/28/2007.
- 2) The plan was confirmed on 08/03/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/05/2010.
- 6) Number of months from filing to last payment: 32.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$18,675.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$18,675.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,504.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$919.30
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,423.30**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL	Secured	5,842.00	5,841.03	5,841.03	5,288.44	1,102.26
AMSHER COLLECTIONS SVCS	Unsecured	464.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	436.56	436.56	0.00	0.00
BALLYS TOTAL FITNESS	Unsecured	1,128.00	NA	NA	0.00	0.00
CAPITAL RECOVERY SVCS	Unsecured	459.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	112.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	1,841.00	NA	NA	0.00	0.00
CITIFINANCIAL AUTO	Secured	9,000.00	9,000.00	9,000.00	3,936.17	1,070.72
CITIFINANCIAL AUTO	Unsecured	NA	9,009.77	9,009.77	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	251.00	NA	NA	0.00	0.00
DEPARTMENT VETERAN AFFAIRS	Unsecured	218.00	NA	NA	0.00	0.00
EXPRESS	Unsecured	487.00	NA	NA	0.00	0.00
HSBC CREDIT SERVICES	Unsecured	509.00	NA	NA	0.00	0.00
ILLINOIS LENDING	Unsecured	600.00	789.05	789.05	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	14,464.00	17,173.04	17,173.04	0.00	0.00
MICHAEL KOECHLE	Priority	NA	NA	NA	0.00	0.00
NATIONAL CITY MORTGAGE	Secured	4,105.00	3,854.11	3,854.11	3,854.11	0.00
NATIONAL CITY MORTGAGE	Secured	NA	NA	NA	0.00	0.00
NICOR GAS	Unsecured	13.00	NA	NA	0.00	0.00
NORTHWEST COLLECTION	Unsecured	125.00	NA	NA	0.00	0.00
PEOPLES ENERGY	Unsecured	285.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,966.00	2,966.90	2,966.90	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,411.00	6,411.24	6,411.24	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,525.00	4,525.62	4,525.62	0.00	0.00
ROLLING SERVICE BUREAU	Unsecured	85.00	NA	NA	0.00	0.00
SEARS	Unsecured	636.00	NA	NA	0.00	0.00
VILLAGE OF GRAYSLAKE	Unsecured	60.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,854.11	\$3,854.11	\$0.00
Debt Secured by Vehicle	\$14,841.03	\$9,224.61	\$2,172.98
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,695.14</b>	<b>\$13,078.72</b>	<b>\$2,172.98</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$41,312.18</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,423.30</u>
Disbursements to Creditors	<u>\$15,251.70</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$18,675.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/25/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.